

B18 (Official Form 18) (12/07)

**United States Bankruptcy Court**  
Western District of Texas

511 E. San Antonio Ave., Rm. 444  
EL PASO, TX 79901

**Case Number: 14-30940-hcm**

**Chapter 7**

In re: Debtor(s)\* (name(s) and address):

Ernest R. Dobbs  
5240 B Private Wally Avenue  
El Paso, TX 79906

Jennifer Dobbs  
5240 B Private Wally Avenue  
El Paso, TX 79906

Last four digits of Social-Security or other Individual Taxpayer-Identification (ITIN) No(s), (if any):

xxx-xx-5788

xxx-xx-8072

Employer Tax-Identification (EIN) No(s), (if any):

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated: 9/12/14**

**FOR THE COURT**



Yvette M. Taylor  
Clerk of the Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**ATTENTION DEBTOR: IMPORTANT DOCUMENT! PLEASE KEEP FOR YOUR RECORDS!**

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\* Set forth all names, including married, maiden, and trade names, used by the debtor(2) within the last 8 years.

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That Are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That Are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; (*applies to cases filed on or after October 17, 2005*)
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. (*applies to cases filed on or after October 17, 2005*)

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Notice Pg 3 of 4

United States Bankruptcy Court  
Western District of TexasIn re:  
Ernest R. Dobbs  
Jennifer Dobbs  
DebtorsCase No. 14-30940-hcm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0542-3

User: admin  
Form ID: B18Page 1 of 2  
Total Noticed: 41

Date Rcvd: Sep 12, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2014.

db/db #+Ernest R. Dobbs, Jennifer Dobbs, 5240 B Private Wally Avenue, El Paso, TX 79906-3220  
 16170912 +Aes/Bank One, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183  
 16170918 +Chs Col Clrk, Attn: Lisa Trimble, Po Box 482, Clarksville, TN 37041-0482  
 16170921 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009  
 16170924 +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421  
 16170925 +Colorado Student Loa/College Assist, 1560 Broadway, Ste. 1700, Denver, CO 80202-5159  
 16170927 +Drive Time, 4020 E Indian School Rd, Phoenix, AZ 85018-5220  
 16170928 Efs Finance, 900 Equitable Buil, Des Moines, IA 50309  
 16170930 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184  
 16170934 +HFC/ Beneficial Mtg Services, Attn: Bankruptcy, 961 Weigel Dr, Elmhurst, IL 60126-1029  
 16170935 +Lendmark Financial Ser, 2118 Usher St Nw, Covington, GA 30014-2434  
 16170943 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
 (address filed with court: Nmac, Attn: bankruptcy, 8900 Freeport Parkway,  
 irving, TX 75063)  
 16170942 +Ncep Llc, 3715 Davinci Ct Ste 200, Norcross, GA 30092-2670  
 16170944 +Personal Finance/p316, 2197 Madison St, Suite 104, Clarksville, TN 37043-5253  
 16170945 +Pioneer Mcb, 4000 South Eastern Ste 300, Las Vegas, NV 89119-0826  
 16170947 +United Consumer Financial Services, 865 Bassett Rd, Westlake, OH 44145-1194

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
ust

E-mail/Text: USTPRegion07.sn.bnc@usdoj.gov Sep 13 2014 00:12:22  
 United States Trustee - EP12, U.S. Trustee's Office, 615 E. Houston, Suite 533,  
 P.O. Box 1539, San Antonio, TX 78295-1539  
 16170911 +EDI: AAEO.COM Sep 12 2014 23:48:00 Aaron Sales & Lease Ow, 1015 Cobb Place Blvd.,  
 Kennesaw, GA 30144-3672  
 16187221 +EDI: ATLASACQU.COM Sep 12 2014 23:48:00 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 16170939 EDI: CBSAAFES.COM Sep 12 2014 23:48:00 Mil Star, 3911 Walton Walker, Dallas, TX 75266  
 16170940 EDI: CBSAAFES.COM Sep 12 2014 23:48:00 Military Star, 3911 S Walton Walker Blv,  
 Dallas, TX 75236  
 16170941 EDI: CBSAAFES.COM Sep 12 2014 23:48:00 Military Star, 3911 Walton Walker,  
 Dallas, TX 75266  
 16170913 +EDI: CAPITALONE.COM Sep 12 2014 23:48:00 Cap One, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 16170914 +EDI: CAPITALONE.COM Sep 12 2014 23:48:00 Cap One, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 16170915 +EDI: CAPITALONE.COM Sep 12 2014 23:48:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 16170916 +EDI: CAPITALONE.COM Sep 12 2014 23:48:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 16170917 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Sep 13 2014 00:15:01  
 Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892  
 16174053 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Sep 13 2014 00:32:29  
 Capital One Auto Finance, a division of Capital On, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 16170919 +EDI: CHASE.COM Sep 12 2014 23:48:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 16170920 EDI: CHASE.COM Sep 12 2014 23:48:00 Chase, Bank One Card Serv, Elgin, IL 60124  
 16170922 +EDI: DRIV.COM Sep 12 2014 23:48:00 Citi Auto/Santander Consumer USA, Attn: Bankruptcy,  
 Po Box 961245, Ft. Worth, TX 76161-0244  
 16170926 EDI: RCSDELL.COM Sep 12 2014 23:48:00 Dell Financial Services,  
 Dell Financial Services Attn: Bankruptcy, Po Box 81577, Austin, TX 78708  
 16170927 +EDI: DVTM.COM Sep 12 2014 23:48:00 Drive Time, 4020 E Indian School Rd,  
 Phoenix, AZ 85018-5220  
 16170931 +EDI: AMINFOFP.COM Sep 12 2014 23:48:00 First Premier Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 16170932 +EDI: RMSC.COM Sep 12 2014 23:48:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 16170933 +EDI: PHINAMERI.COM Sep 12 2014 23:48:00 Gm Financial, Po Box 181145,  
 Arlington, TX 76096-1145  
 16170936 +E-mail/Text: ebnsterling@weltman.com Sep 13 2014 00:11:59 Marks & Morgan Jeweler,  
 375 Ghent Rd, Akron, OH 44333-4601  
 16170937 +EDI: MID8.COM Sep 12 2014 23:48:00 Midland Credit Mgmt In, 8875 Aero Dr,  
 San Diego, CA 92123-2255  
 16170938 +EDI: MID8.COM Sep 12 2014 23:48:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 16170946 +EDI: NAVIENTFKASMSERV.COM Sep 12 2014 23:48:00 Sallie Mae, Attn: Claims Department,  
 Po Box 9500, Wilkes-Barre, PA 18773-9500  
 16170948 +EDI: WFFC.COM Sep 12 2014 23:48:00 Wffinacctpt, 800 Walnut St, Des Moines, IA 50309-3504  
 16170949 +EDI: WFFC.COM Sep 12 2014 23:48:00 Wffinance, 2501 Seaport Dr Ste Bh30,  
 Chester, PA 19013-2249

TOTAL: 26

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

16170923 Citifinancial  
16170929 Equity One

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2014 at the address(es) listed below:

J. Marshall Miller marshall\_miller@att.net, tx59@ecfcbis.com;jmm@trustesolutions.net  
Michael R. Nevarez on behalf of Debtor Jennifer Dobbs MNevarez@LawOfficesMRN.com,  
MRN4Bankruptcy@gmail.com  
Michael R. Nevarez on behalf of Debtor Ernest R. Dobbs MNevarez@LawOfficesMRN.com,  
MRN4Bankruptcy@gmail.com  
United States Trustee - EP12 USTPRegion07.SN.ECF@usdoj.gov

TOTAL: 4